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59. A method as recited in claim 39, wherein the variable product information comprises financial product information.

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60. A method as recited in claim 39, wherein the variable product information pertains to an individual life insurance product other than a term life insurance product.

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61. A method as recited in claim 39, wherein the variable product information pertains to an individual life insurance product other than a permanent life insurance product.

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62. The method as recited in claim 1, further comprising sending the client communication to the client via the internet.

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63. The method as recited in claim 49, wherein the variable information comprises other than a client name, address, age, medical status, tobacco habits, type of life insurance and amount of life insurance coverage.

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64. The method as recited in claim 49, wherein the variable product information comprises financial product information.

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65. The method as recited in claim 49, wherein the variable product information pertains to an individual life insurance product other than a term life insurance product.

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66. The method as recited in claim 50, wherein the variable product information pertains to an individual life insurance product other than a permanent life insurance product.

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67. The method as recited in claim 39, further comprising sending the combined communication to the client via the internet.

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The method as recited in claim 67, wherein the variable information comprises other than a client name, address, age, medical status, tobacco habits, type of life insurance and amount of life insurance coverage.

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The method as recited in claim 67, wherein the variable product information comprises financial product information.

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The method as recited in claim 67, wherein the variable product information pertains to an individual life insurance product other than a term life insurance product.

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The method as recited in claim 68, wherein the variable product information pertains to an individual life insurance product other than a permanent life insurance product.

72. A method for automatically preparing a plurality of client communications pertaining to a financial or insurance product for a corresponding and respective plurality of clients, the method comprising:

using decision information to automatically select variable information, the variable information comprising other than a client identification, and automatically inserting the variable information into each of a plurality of client communications, each client communication directed to one of the plurality of clients.

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The method as recited in claim 72, wherein the variable information comprises other than a client name, address, age, medical status, tobacco habits, type of life insurance and amount of life insurance coverage.

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A method as recited in claim 72, wherein the variable product information comprises financial product information.

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A method as recited in claim 72, wherein the variable product information pertains to an individual life insurance product other than a term life insurance product.

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A method as recited in claim 72, wherein the variable product information pertains to an individual life insurance product other than a permanent life insurance product.

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A method as recited in claim 72, wherein the variable information comprises financial product information.

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A method as recited in claim 72, wherein the variable product information pertains to a plurality of different financial products.

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A method as recited in claim 72, wherein the variable product information pertains to a non-property and non-casualty insurance.

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A method as recited in claim 72, wherein the variable product information pertains to an individual life insurance product.

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A method as recited in claim 72, wherein the variable product information pertains to an individual term life insurance product.

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A method as recited in claim 72, wherein the variable product information pertains to an individual life insurance product other than a term life insurance product.

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A method as recited in claim 72, wherein the variable product information pertains to an individual permanent life insurance product.

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A method as recited in claim 72, wherein the variable product information pertains to a disability insurance product.

86 ~~85~~ A method as recited in claim ~~77~~⁸⁵, wherein the financial product information pertains to an annuity.

87 ~~86~~ A method as recited in claim ~~77~~⁸⁵, wherein the financial product information pertains to a savings product.

88 ~~87~~ A method as recited in claim ~~77~~⁸⁵, wherein the financial product information pertains to an investment product.

89 ~~88~~ A method as recited in claim ~~77~~⁸⁵, wherein the financial product information pertains to a financial security.

90 ~~89~~ A method as recited in claim ~~77~~⁸⁵, wherein the financial product information pertains to a loan product.

91 ~~90~~ A method as recited in claim ~~77~~⁸⁵, wherein the financial product information pertains at least one of an equity instrument, a debt instrument, a money market fund, and a mutual fund.

99 ~~91~~ The method of claim ~~72~~⁸⁰, further comprising sending the communication, created for each of the corresponding and respective one of the plurality of clients, to the respective client via the internet.

100 ~~92~~ The method as recited in claim ~~91~~⁹⁹, wherein the variable information comprises other than a client name, address, age, medical status, tobacco habits, type of life insurance and amount of life insurance coverage.

101 ~~93~~ A method as recited in claim ~~91~~⁹⁹, wherein the variable product information comprises financial security product information.

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A method as recited in claim 91, wherein the variable product information pertains to an individual life insurance product other than a term life insurance product.

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A method as recited in claim 91, wherein the variable product information pertains to an individual life insurance product other than a permanent life insurance product.

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A method as recited in claim 91, wherein the variable information comprises financial product information.

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A method as recited in claim 91, wherein the variable product information pertains to a plurality of different financial products.

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A method as recited in claim 91, wherein the variable product information pertains to a non-property and non-casualty insurance.

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A method as recited in claim 91, wherein the variable product information pertains to an individual life insurance product.

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A method as recited in claim 91, wherein the variable product information pertains to an individual term life insurance product.

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A method as recited in claim 91, wherein the variable product information pertains to an individual life insurance product other than a term life insurance product.

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A method as recited in claim 91, wherein the variable product information pertains to an individual permanent life insurance product.

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A method as recited in claim 91, wherein the variable product information pertains to a disability insurance product.

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104. A method as recited in claim 96, wherein the financial product information pertains to an annuity.

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105. A method as recited in claim 96, wherein the financial product information pertains to a savings product.

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106. A method as recited in claim 96, wherein the financial product information pertains to an investment product.

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107. A method as recited in claim 96, wherein the financial product information pertains to a loan product.

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108. A method as recited in claim 96, wherein the financial product information pertains at least one of an equity instrument, a debt instrument, a money market fund, and a mutual fund.--

Please amend the following claims:

1. (Amended) A method for automatically preparing a client communication pertaining to a financial product or insurance product for a client, wherein the client communication is for combined use with a corresponding and respective host vehicle, the method comprising:
using decision information to automatically select variable information, the variable information comprising other than a client identification, and automatically inserting the variable information into the client communication.

40. (Amended) A method for automatically preparing a plurality of client communications pertaining to a financial product or insurance for a corresponding and respective